10 RECEIVE APPLICATION **INFORMATION** CALCULATE RISK AND LOSS DATA

> **APPLICATION DECISION** <u>18</u>

CALCULATE ROI

<u>12</u>

<u>16</u>

FIG. 1

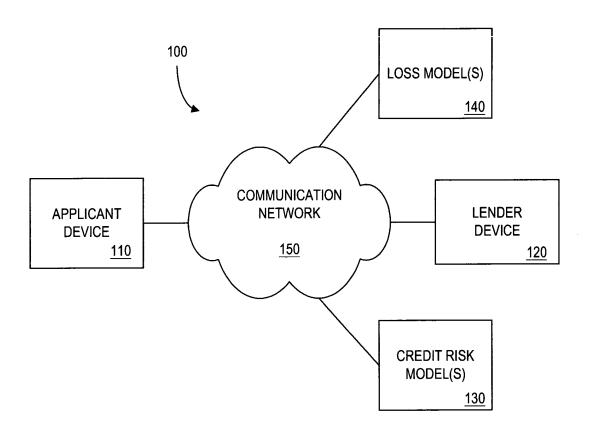


FIG. 2

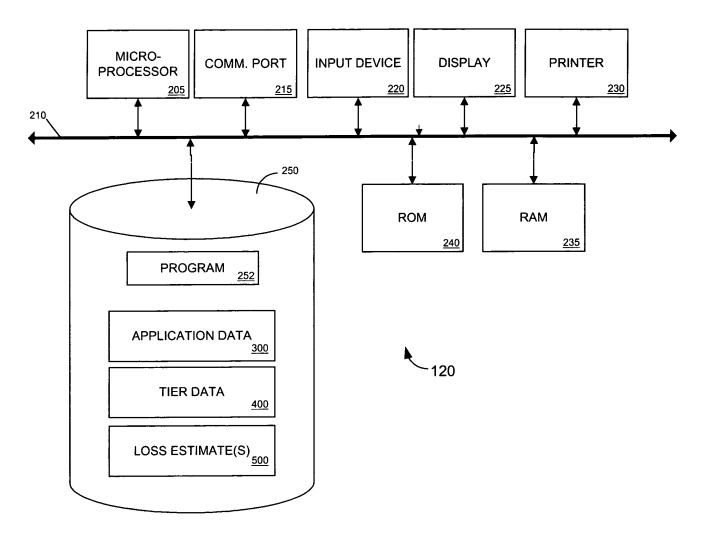


FIG. 3

300

APPLICANT IDENTIFIER	APPLICANT	COLLATERAL	CREDIT	OTHER
302	304 306 JOHN DOE, 1 MAIN ST., NEW WDBGA43G3VA349083;	306 WDBGA43G3VA349083; 70K Mi	308 FICO 700	\$30K; 20% Down; 7% Income
9999-99-999	JANE DOE, 5 HIGH ST., AMES, IA 55555	1FALP42T4SF165711; 100K mi	FICO 600	\$17K; 15% Income Ratio
777-77-777	SAM SNEAD, 1 PARK AVE, HOBBES, NM 87000	MZGE16F201123456; 50K Mi	FICO 670	\$35K; 10% Down; 20% Income Ratio



		
PRODUCT IDENTIFIER <u>402</u>	PRODUCT DESCRIPTION <u>404</u>	ROI TARGET
L0001	LEASE; Pymt/Income Ratio <10%; FICO >685	10%
L0002	LEASE; Pymt/Income Ratio10-40%; FICO 665-684	12%
L0003	LEASE; Pymt/Income Ratio 10-40%; FICO 665-684; Lease Term >48 Mo	15%
F0001	FINANCE (14.95%APR); Pymt/Income Ratio <20%; FICO >800	10%
F0002	FINANCE (17.95%APR); Pymt/Income Ratio <20%; FICO 600-799	12%
F0003	FINANCE (19.95%APR); Pymt/Income Ratio <18%; FICO 400-599	15%

FIG. 5



APPLICANT IDENTIFIER: 555-55-5555							
TERMINATION MONTH <u>504</u>	REPOSESSION <u>506</u>	EARLY PAYOFF <u>508</u>	INSURANCE LOSS <u>510</u>	EARLY TURN-IN 512			
2	0.00	0.03	0.09	0.35			
3	0.03	0.07	0.17	0.59			
4	0.11	0.12	0.26	0.90			
59	12.45	7.2	5.58	61.52			
60	12.65	7.57	5.75	61.80			

FIG. 6

